



Approved for use through 10/31/2002. OMB 0851-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute Information Disclosure Statement by Applicant

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

### Complete If Known

Application Number	10/010,068
Filing Date	December 6, 2001
First Named Inventor	Karas, Peter M., et. al.
Art Unit	2165
Examiner Name	Unassigned

Attorney Docket Number

020375-000610US

RECEIVED  
FEB 20 2003  
GROUP 3600

### U.S. PATENT DOCUMENTS

Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-5,426,594	08-20-1995	Wright, et al.	
	AB	US-5,849,044	09-07-1999	Walker, et al.	
	AC	US-6,032,133	02-28-2000	Hill, et al.	
	AD	US-6,058,417	05-02-2000	Hess, et al.	
	AE	US-6,084,880	05-18-2000	Goldsmith	
	AF	US-6,360,254 B1	03-19-2002	Linden, et al.	
	AG	US-6,387,693 B1	04-09-2002	Novegrad	
	AH	US2001/0051876 A1	12-13-2001	Seigel, et al.	
	AI				
	AJ				

### FOREIGN PATENT DOCUMENTS

Examiner Initials <sup>3</sup>	Cite No. <sup>1</sup>	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
	AK	PCT	WO 00/46725	A1	08-10-2000	FUNDSXPRESS, INC.	<input type="checkbox"/>
	AL						<input type="checkbox"/>
	AM						<input type="checkbox"/>

### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials <sup>3</sup>	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	AN	X.COM, Do More with Your Money, downloaded from website <a href="http://www.x.com">http://www.x.com</a> .	
	AO	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website <a href="http://www.dotbank.com">http://www.dotbank.com</a> .	
	AP		
	AQ		

Examiner Signature

Date Considered

10/18/04 5/27/05

<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>2</sup>Applicant's unique citation designation number (optional). <sup>3</sup>Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

DE 709549 v1